Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8-1-08 new and 10-1-08 renewal.

-	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **	
1.	Automobile Liability Private			
	Passenger		0	
	Commercial		0	
2	Automobile Physical Damag			
	Private Passenger		0	
	Commercial		0	
3.	Liability Other Than Auto		0	
4.	Burglary and Theft		0	
5.	Glass		0	
6.	Fidelity		0	
7.	Surety		0	
8.	Boiler and Machinery		0	
9.	Fire		0	
10.	Extended Coverage		0	
11.	Inland Marine		0	
12.	Homeowners		0	
13.	Commercial Multi-Peril		0	
14.	Crop Hail		0	
15.	Other Farmowners	30,449	.001%	
	Life of Insurance			
•	Does filing only apply to certain territory (territories) or certain Classes? If so, specify: No filing applies to entire state.			
	Brief description of filing. (If fi	ling follows rates of an ag	dvisory	
	Organization, specify		,	
	organization):	Adopt ISO 2007 loss cost	(filing reference FR-2006-RLA1 and to	
	change company deviations.			
	*Adjusted to reflect all prior ra **Change in Company's prem rates.		It from application of new	

DIVISION OF INSURANCE STATE OF ILLINOIS/IDFPR RECEIVED

MAY 2 9 2008

SPRINGFIELD, ILLINOIS

Agri General Insurance Company

Name of Company Steve C. Harms - President & Chairman Board

Official - Title

If so, specify: No.

SUMMARY SHEET

Change in Company's premium revision effective 7/3/08	or rate level produced	by rate
(1)	(2) Annual Premium	(3) Percent
Coverage	Volume (Illinois)*	<u> Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger		
Commercial 3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity	DIVISIO	N OF INSURANCE
7. Surety	STATE	OFFILED
8. Boiler and Machinery	la la later	
9. Fire	9.8	AY 0 8 2008
10. Extended Coverage	- W	Al V S EV
11. Inland Marine		
12. Homeowners	CORIA	IGFIELD, ILLINOIS
13. Commercial Multi-Peril	SPHII	GITES T
14. Crop Hail		
15. Other Mobilehome	\$774,921	-0.8%
Line of Insurance		
Does filing only apply to certain t	erritory (territories)	or certain classes?

Brief description of filing. (If filing follows rates of an advisory

organization, specify organization):

This filing includes a revision to the distinct charge to cover the net cost of reinsurance in Allstate Indemnity for the Manufactured Home program in the state of Illinois.

Allstate's revised 2008 reinsurance cost for the Manufactured Home program is minimal, so we have selected to set the reinsurance rate adjustment factor to zero. This revised factor will apply to the calculation of the reinsurance charge for all policies, and will have the same effect as removing the reinsurance charge.

Allstate will evaluate reinsurance cost periodically, preserving the rating structure will enable Allstate to monitor and update the reinsurance rate adjustment factor in the future as appropriate.

The overall impact of changes set forth in this filing is -0.8

- * Adjusted to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

	Allstate Indemnity Company
,	Name of Company
	Stephen J. Burbick - State Filings Director
	Official - Title

H29219D

Change in Company's premium or rate level produced by rate revision effective $\frac{7/3}{08}$.

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto	_	
4. Burglary and Theft		
5. Glass		
6. Fidelity		•
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		^
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Mobilehome	\$1,248,820	-0.3%
Line of Insurance		•
Does filing only apply to certain If so, specify: No.	territory (territories)or	certain classes?

Brief description of filing. (If filing follows rates of an advisory



organization, specify organization):

This filing includes a revision to the distinct charge to cover the net cost of reinsurance in Allstate Insurance Company for the Mobile Home program in the state of Illinois.

Allstate's revised 2008 reinsurance cost for the Mobile Home program is minimal, so we have selected to set the reinsurance rate adjustment factor to zero. This revised factor will apply to the calculation of the reinsurance charge for all policies, and will have the same effect as removing the reinsurance charge.

Allstate will evaluate reinsurance cost periodically, preserving the rating structure will enable Allstate to monitor and update the reinsurance rate adjustment factor in the future as appropriate.

The overall impact of changes set forth in this filing is -0.3%.

- * Adjusted to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

Allstate Insurance Company
Name of Company
Stephen J. Burbick - State Filings Director
Official - Title

H29219D

Change in Company's	premium	or rate	level	produced	рy	rate
revision effective	May 29,	2008			.•	
(1)		Est	timated	É		

	(1)	Estimated	Estimated
	Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
	Other Farmowners	\$462,544	+7.5%
	Line of Insurance		

Does filing only apply to certain territory (territories)or certain classes?

If so, specify: No

ir so, specify. No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): On behalf of the American States Insurance

Company and American Economy Insurance Company, we wish to submit the following information for use in your state. We are increasing all FARMPAC® coverage rates. The overall impact of these changes is +7.5%.

We are also revising the Mine Subsidence rates in accordance with recent changes.

- * Adjusted to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

DIVISION OF INSURANCE STATE OF ILLINOIS/IDEPR RECEIVED

_{H29219D} MAY **27** 2008

American Economy Insurance Company
Name of Company

Merilyn Overton, Senior Filings Analyst
Official - Title

INS00106

SPRINGFIELD, ILLINOIS

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE

Change in Company's premium or rate level produced by rate revision effective _			08/01/2008		
	(1) <u>Coverage</u>	(2) Annual Premium <u>Volume (Illinois)*</u>	(3) Percent <u>Change (+ or -)**</u>		
1.	Automobile Liability Private Passenger Commercial				
2.	Automobile Physical Damage				
2	Private Passenger Commercial Liability Other Than Auto				
	Burglary and Theft				
	Glass				
	Fidelity				
	Surety				
	Boiler and Machinery				
	Fire				
	Extended Coverage				
	Inland Marine		·		
	Homeowners				
	Commercial Multi-Peril				
	Crop Hail		0.040/		
15	Other Recreational Vehicle	\$289,797	0.01%		
	Line of Insurance				
Do	es filing only apply to certain territory	(territories) or certain classes? If so, specify	r: <u>No</u>		
be rer	en lowered to 5% for Motor Homes an	rates of an advisory organization, specify of d 7% for Travel Trailers for the second and UIM coverage does not exist when the UM	subsequent renewals, we have		
-					
		,			
*A	djusted to reflect all prior rate changes Change in Company's premium level w	hich will result from application of new rate	s. erican Modern Home		
	Name of Company				
		Traci Buri	bage- Compliance Analyst		
			Official – Title		

	Change in Company's premium or rat	te level produced by rate revision effective	07-23-08 New & 09-26-08 Renewal
	(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
	<u>5010.uge</u>		
1.	Automobile Liability		•
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
_	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
		0.4.4.0.1.77	Λ Λ0/
15.	Other Pers Umbrella	\$44,917	0.0%
15.	Line of Insurance		
15. Poes f Yes	Line of Insurance iling only apply to certain territory (to a constant of the	territories) or certain classes? If so, specify: overage vs rates of an advisory organization, specify	organization):
15. Does f	Line of Insurance iling only apply to certain territory (to a constant of the	territories) or certain classes? If so, specify:	organization):
Ooes f Yes Brief o Our	Line of Insurance iling only apply to certain territory (to a constant of the	territories) or certain classes? If so, specify: overage //s rates of an advisory organization, specify ng coverage is being lowered from \$8 es.	organization):
Ooes f Yes Brief o Our	Line of Insurance illing only apply to certain territory (to a construct only to Incidental Farming construction of filing. (If filing follows base rate for Incidental Farming distribution of filing.) distribution of filing of the construction of filing follows base rate for Incidental Farming distribution of filing.	territories) or certain classes? If so, specify: overage vs rates of an advisory organization, specify ng coverage is being lowered from \$8 es. which will	organization): 35 to \$40
Ooes f Yes Brief o Our	Line of Insurance illing only apply to certain territory (to a construct only to Incidental Farming construction of filing. (If filing follows base rate for Incidental Farming distribution of filing.) distribution of filing of the construction of filing follows base rate for Incidental Farming distribution of filing.	territories) or certain classes? If so, specify: overage vs rates of an advisory organization, specify ng coverage is being lowered from \$8 es. which will	organization): 35 to \$40 Select Insurance Co.
Ooes f Yes Brief o Our	Line of Insurance illing only apply to certain territory (to a construct only to Incidental Farming construction of filing. (If filing follows base rate for Incidental Farming distribution of filing.) distribution of filing of the construction of filing follows base rate for Incidental Farming distribution of filing.	territories) or certain classes? If so, specify: overage vs rates of an advisory organization, specify ng coverage is being lowered from \$8 es. which will	organization): 35 to \$40
Ooes f Yes Brief o Our	Line of Insurance illing only apply to certain territory (to a construct only to Incidental Farming construction of filing. (If filing follows base rate for Incidental Farming distribution of filing.) distribution of filing of the construction of filing follows base rate for Incidental Farming distribution of filing.	territories) or certain classes? If so, specify: overage vs rates of an advisory organization, specify and coverage is being lowered from \$8 es. which will Am 5	organization): 35 to \$40 Select Insurance Co. Name of Company
Ooes f Yes Brief o Our	Line of Insurance illing only apply to certain territory (to a construct only to Incidental Farming construction of filing. (If filing follows base rate for Incidental Farming distribution of filing.) distribution of filing of the construction of filing follows base rate for Incidental Farming distribution of filing.	territories) or certain classes? If so, specify: overage //s rates of an advisory organization, specify ng coverage is being lowered from \$8 es. which will Am \$	organization): 35 to \$40 Select Insurance Co.

	Change in Company's premium revision effective May 29,	m or rate level produced 2008	by rate _•
	(1)	Estimated	Estimated
	Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability Private Passenger		
2.	Commercial Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
	Glass		
	Fidelity		
	Surety		
	Boiler and Machinery Fire		
	Extended Coverage		
	Inland Marine		
	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Farmowners Line of Insurance	\$2,057,854	+7.59
	Time of insurance		

Does filing only apply to certain territory (territories)or certain classes? If so, specify: No

O GAIDIVISION OF INSURANCE STATE OF ILLINOIS/IDEPR RECEIVED

MAY 27 2008

SPRINGFIELD, ILLINOIS

Brief description of filing. (If filing follows rates of an advisory

ganization): On behalf of the American States Insurance Company and American Economy Insurance Company, we wish to submit the following information for use in your state. We are increasing all FARMPAC® coverage rates. The overall impact of these changes is +7.5%.

> We are also revising the Mine Subsidence rates in accordance with recent changes.

- * Adjusted to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

American States Insurance Company Name of Company		
Official - Title		

	Change in Company's premium or ra	ate level produced by rate revision effective	7/1/08
	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois)*	Change (+ or -)**
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damage Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	265,522	-30.2%
10.	Extended Coverage	205,549	6.5%
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Earthquake	4,651	-33.6%
	Line of Insurance		
_		(
	filing only apply to certain territory (territories) or certain classes? If so, specify:	
No			
			organization):
Brief	description of filing. (If filing follow	vs rates of an advisory organization, specify of	organization).
Ado	ption of ISO Revised loss costs and r	related rules found in filing designation numb	7015 C1 -2007-REA1,
	2006-RLA1, CF-2006-REQ1 and CF	-2006-KEQKU	

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDEPR
MAY 3 0 2008

SPRINGFIELD, ILLINOIS

Employers Mutual Casualty Company

Name of Company

Don Coughennower
Assistant Vice President
Official - Title

` ...

Change in Company's	premium o	r rate	level	produced	by	rate
revision effective						

(1)	(2)	(3) Percent
Coverage	Annual Premium Volume (Illinois)*	Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto 4. Burglary and Theft		
5. Glass 6. Fidelity 7. Surety		
8. Boiler and Machinery 9. Fire		
10. Extended Coverage 11. Inland Marine 12. Homeowners		
13. Commercial Multi-Peril 14. Crop Hail	0 501 540	1.3%
15. Other Businessowners Line of Insurance	2,731,740	1.36
Does filing only apply to certain If so, specify: We are revising Brief description of filing. (If organization, specify organization)	the Employment Practices filing follows rates of	Liability (EPLI) rates.
* Adjusted to reflect all prior of the company's premium less result from application of new	vel which will	
DIVISION OF INSURANCE STATE OF ILLINOIS/IDEPR STATE OF ILLINOIS/IDEPR	Grinnell Mutual Reinsu Name of Comp	
MAY 3 0 2008	~ ~ ~ 1	
SPRINGFIELD, ILLINOIS	Many Wa Official - T:	
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Change in Company	s premiu	m or rate level prod	luced by rate	
revision effective			·	
(1)		(2)	(3)	
ν-,		Annual Premium	Percer	ıt
Coverage		Volume (Illinois)	<u>*</u> Change (+ c	r -)**
1. Automobile Liability				
Private Passenger				
Commercial				
2. Automobile Physical Da	amaqe			
Private Passenger	J			
Commercial				
3. Liability Other Than A	Auto			
4. Burglary and Theft				· · · · · · · · · · · · · · · · · · ·
5. Glass				
6. Fidelity				
7. Surety				
Boiler and Machinery				
9. Fire				
10. Extended Coverage				
11. Inland Marine	•			<u></u>
12. Homeowners	_			
13. Commercial Multi-Peri	L .			
14. Crop Hail		2 026		-2.3%
15. Other Businessowners Line of Insur		2,826,		-2.36
Bille of flisur	ance			
Does filing only apply to If so, specify: The Loss	certain	territory (territor ltiplier Reductions	apply only to the	es:
II so, specify: The Loss	nce Stor	e & Mini-Storage War	rehouse Target Market	s
		<u> </u>		
				
	/	6171 6.77		
Brief description of fili			s of an advisory	
organization, specify org	anizatio	n):		
				_
				
* Adjusted to reflect al				
** Change in Company's pr result from applicatio	emium ie	vel which will		
result from application	n or new	races.		
IVISION OF INSURANCE				
IVISION OF INSUITABLE STATE OF ILLINOIS/IDFPR		Grinnell Mutual R	einsurance Company	
STATE OF ILLINOISMED -		Name of	Company	
MAY 1 3 2008				
MMI		_		
1		To lang	Wando	
SPRINGFIELD, ILLINOIS				
SPHINGI ILLLY		Official	Title	

	Change in Company's premium or ra	te level produced by rate revision effective	
	(1)	(2) Annual Premium	(3) Percent
	Coverage	Volume (Illinois)*	<u>Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger Commercial		
2.	Automobile Physical Damage	·	
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	1,855,941	-28.6%
10.	Extended Coverage	1,270,038	6.4%
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Earthquake	27,780	-33.9%
	Line of Insurance		
	filing only apply to certain territory (t	erritories) or certain classes? If so, specify:	
No			
			······································
Brief	description of filing. (If filing follow	s rates of an advisory organization, specify of	organization):
		lated rules found in filing designation number	ers Cr-200/-KLA1,
<u>CF-2</u>	2006-RLA1, CF-2006-REQ1 and CF-	2006-KEQKU	

DIVISION OF INSURANCE STATE OF ILLINOIS/IDEPR

MAY 3 0 2008

SPRINGFIELD, ILLINOIS

Illinois EMCASCO Insurance Company

Name of Company

Don Coughennower Assistant Vice President Official - Title

^{*} Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8-1-08 new and 10-1-08 renewal

-	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **	
1.	Automobile Liability Private			
	Passenger		0	
	Commercial		0	
2	Automobile Physical Damag			
	Private Passenger		0	
	Commercial		0	
3.	Liability Other Than Auto		0	
4.	Burglary and Theft		0	
5.	Glass		0	
6.	Fidelity		0	
7.	Surety		0	
8.	Boiler and Machinery		0	
9.	Fire		0	
10.	Extended Coverage		0	
11.	Inland Marine		0	
12.	Homeowners		0	
13.	Commercial Multi-Peril		0	
14.	Crop Hail		0	
15.	Other Farmowners	1,571,307	.001%	
	Life of Insurance			
•	Does filing only apply to certain territory (territories) or certain Classes? If so, specify: No filing applies to entire state.			
	Brief description of filing. (If f	iling follows rates of an a	dvisory	
	Organization, specify organization): Adopt ISO 2007 loss cost (filing reference FR-2006-RLA1 and to			
	organization):	Adopt 15O 2007 loss cost	(Illing reference FR-2000-REAT and to	
	change company deviations.			
	*Adjusted to reflect all prior rate changes. **Change in Company's premium level which will result from application of new rates.			

Indemnity Insurance Company of North America c/o Rain and Hail LLC

DIVISION OF INSURANCE STATE OF ILLINOIS/IDEPR RECEIVED Name of Company Steve C. Harms - President & Chairman Board

Official - Title

MAY 2 9 2008

SPRINGFIELD, ILLINOIS

	Change in Company's Premium or rate level produced by rate revision effective		7/1/2008	
		_		
	(1)	(2) Annual Premium	(3) Percent	
	<u>Coverage</u>	Volume (Illinois)*	Change (+ or -)**	
1.	Automobile Liability			
	Private Passenger			
•	Commercial			
2.	Automobile Physical Damage			
	Private Passenger	_		
	Commercial			
3.	Liability Other Than Auto			
4.	Burglary and Theft			
5.	Glass	-		
6.	Fidelity			
7.	Surety			
8.	Boiler and Machinery			
9.	Fire			
10.	Extended Coverage			
11.	Inland Marine			
12.	Homeowners			
13.	Commercial Multi-Peril			
14.	Crop Hail			
15.	Other <u>Garage</u>	1,023,539	-41.1%	
	Line of Insurance			
	es filing only apply to certain territory NO	(territories) or certain classes? If so, specify:		
		•		
Brie	of description of filing. (If filing follow	s rates of an advisory organization, specify organi	zation):	
		CA-2007-BRLA1, CA-2006-RZRLC and CA -2005-		
***	are adopting 100 5 loss cost lilings	ON-2007-DITENT, ON-2000-12/12/ and ON-2000-	I/L 001	

- * Adjusted to reflect all prior rate changes.

 ** Change in Company's premium level which will result from application of new rates.

West Bend Mutual Insurance Company Name of Company

Pam Allison, CPCU, AU - Product Development Specialist
Official - Title

H29219D

(Change in Company's premium or rate	e level produced by rate revision effective	07-23-08 New & 09-26-08 Renewal
	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril	No. of the last of	
14.	Crop Hail		
15.	Other Pers Umbrella	\$99,798	-0.3%
	Line of Insurance		
oes f Yes	iling only apply to certain territory (te - only to Incidental Farming co	erritories) or certain classes? If so, specification verage	ÿ:
rief o	lescription of filing. (If filing follows base rate for Incidental Farmin	rates of an advisory organization, specific g coverage is being lowered from	y organization): \$85 to \$40
* Cl	djusted to reflect all prior rate change nange in Company's premium level w sult from application of new rates.		
		We	estfield Insurance Co.

Karen Dixon,
Production Specialist
Official - Title

Name of Company

(Change in Company's premium or ra	ate level produced by rate revision effective	07-23-08 New & 09-26-08 Renewal
	(1)	. (2)	(3)
	Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1.	Automobile Liability Private Passenger Commercial	·	·
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Pers Umbrella	\$103,377	-0.2%
	Line of Insurance		
	filing only apply to certain territory (- only to Incidental Farming c	territories) or certain classes? If so, specify:	
Brief o	description of filing. (If filing follow base rate for Incidental Farmi	vs rates of an advisory organization, specify on goverage is being lowered from \$8	organization): 35 to \$40
* A	djusted to reflect all prior rate chang	es.	

Westfiedl National Ins. Co. Name of Company

Karen Dixon, Production Specialist
Official - Title

^{**} Change in Company's premium level which will result from application of new rates.